

MEMORANDUM

From: Head Legal Assistance, Judge Advocate Division, Headquarters, United States Marine Corps
To: All Marines

Subj: JAL ADVISORY 6-03: CONSUMER FRAUD—"4 1 9" SCHEMES

1. "4 1 9" schemes, also known as "Advance Fee Fraud" schemes, have been on the upswing in recent months and have targeted military of all ranks including senior leadership, as well as official e-mail accounts. Give out no personal information and do not respond to these schemes, and if you believe you are a victim of these schemes, immediately report to your local United States Secret Service field office at http://www.treas.gov/usss/field_offices.shtml.
2. These schemes may be recognized by several typical factors: (1) you are contacted by letter, FAX, or e-mail coming from an important or official person or agency; (2) an offer is made to transfer millions of dollars of funds into a bank account; (3) you are asked to travel overseas to complete the transaction; (4) you may be requested to provide forms, bank account information, or phone numbers; (5) you may receive official-looking documents intended to show the proposal's authenticity; (6) you are eventually asked to provide up-front or "advance fees" to cover taxes, fees, or other costs of the transaction. These schemes vary and may involve goods and services, real estate, crude oil, will beneficiaries, awards, or paper currency conversions. The U.S. Secret Service public advisory regarding these schemes is located at <http://www.treas.gov/usss/alert419.shtml>.
3. Reporting solicitations: report immediately to your local U.S. Secret Service field office as directed above. Whether or not you have suffered financial loss, retain all documents and e-mails related to the offer and be prepared to turn them over to the Secret Service for action.
4. Legal Assistance Attorneys are trained in consumer protection law and will provide advice on these matters, including how to avoid illegal, predatory and high-pressure sales tactics and schemes. Additionally, servicemembers should, with the assistance of Legal Assistance, file complaints with the Military Sentinel database at <http://www.consumer.gov/military> if identity theft or consumer fraud has occurred. Complaints so logged are reviewed by the FTC and may be investigated by the FTC or by the US and participating foreign law enforcement agencies that utilize the database.

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5. Please contact your local Legal Assistance Office with any questions regarding this advisory or for legal advice. CMC (Code JAL) may be reached at HQMCLegal@HQMC.USMC.MIL or at (703) 614-1266.

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C. B. RYDELEK